

Certificate Number: 05781-PAE-DE-035005668
Bankruptcy Case Number: 20-14010



05781-PAE-DE-035005668

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 21, 2020, at 7:46 o'clock AM PDT, Joanne Lawrence completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 21, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President